



# PERSONAL FINANCIAL STATEMENT

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STATEMENT OF FINANCIAL CONDITION OF \_\_\_\_\_ AS OF \_\_\_\_\_, 20\_\_

|   |  |                                |  |
|---|--|--------------------------------|--|
| <b>Applicant Name:</b>                      |  | <b>Social Security Number:</b> |  |
| <b>Residence Address:</b>                   |  | <b>Residence Phone:</b>        |  |
| <b>City, State, &amp; Zip Code:</b>         |  | <b>Business Phone:</b>         |  |
| <b>Business Name of Applicant/Borrower:</b> |  |                                |  |

**Please check the one that applies to you:**

Applicant is applying for this loan:       Individually       Jointly

If you are applying for an individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all applicable sections.

If this is an application for joint credit with another person, complete applicant and co-applicant sections and indicate or provide explanation relating to any assets owned jointly or by a trust or liabilities owed with others. (Attach schedules and explanatory notes if necessary.)

We intend to apply for joint credit.      \_\_\_\_\_      \_\_\_\_\_  
Applicant      Co-Applicant

If you are applying for an individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the applicant section about the person on whose alimony, support, or maintenance payments or income or assets you are relying. (Attach schedules and explanatory notes if necessary.)

**Please Initial Here:** \_\_\_\_\_

| ASSETS  |              | LIABILITIES  |              |
|---|--------------|--|--------------|
|   | (Omit Cents) |  | (Omit Cents) |
| <b>Cash (Schedule A)</b>                            |              | <b>Notes &amp; Loans Payable - Other than Real Estate (Schedule G)</b> |              |
| Trailhead FCU                                       | \$ _____     | Notes Payable to Banks   | \$ _____     |
| Other Banks, Credit Unions or Savings & Loans       | \$ _____     | Notes & Loans Payable (Other)  | \$ _____     |
| _____   |              | _____  |              |
| <b>Stocks and Bonds (Schedule B)</b>                |              | <b>Taxes Owed</b>  | \$ _____     |
| Marketable Securities                               | \$ _____     | _____  |              |
| Others  | \$ _____     | <b>Insurance Loans (Schedule C)</b>                                    | \$ _____     |
| _____   |              | _____  |              |
| <b>Tax Refund Due</b>                               | \$ _____     | <b>Accounts and Bills Payable (Schedule H)</b>                         |              |
| _____   |              | Bank Cards   | \$ _____     |
| <b>Insurance-Cash Surrender Value (Schedule C)</b>  | \$ _____     | Open & Revolving Accounts  | \$ _____     |
| _____   |              | Other  | \$ _____     |
| <b>Accounts &amp; Notes Receivable (Schedule D)</b> | \$ _____     | _____  |              |
| _____   |              | <b>Real Estate Notes &amp; Contracts Payable (Schedule E)</b>          | \$ _____     |
| <b>Real Estate (Schedule E)</b>                     |              | Residence(s)   | \$ _____     |
| Residence(s)  | \$ _____     | Unimproved Land  | \$ _____     |
| Unimproved Land Income Property(ies)                | \$ _____     | Income Property(ies)   | \$ _____     |
| Other   | \$ _____     | Other  | \$ _____     |
| _____   |              | _____  |              |
| <b>Other Assets (Schedule F)</b>                    |              | <b>Other Liabilities (Schedule I)</b>                                  | \$ _____     |
| Other Assets & Personal Property                    | \$ _____     | _____  |              |
| _____   |              | <b>Total Liabilities</b>   |              |
| <b>Total Assets</b>                                 | \$ _____     | <b>Net Worth (ASSETS - LIABILITIES)</b>                                | \$ _____     |
|   |              | <b>(Difference Between Total Assets &amp; Total Liabilities)</b>       | \$ _____     |
|   |              |  |              |
| <b>ANNUAL INCOME FOR YEAR:</b>                      |              | <b>CONTINGENT LIABILITIES</b>  |              |
| Salary or Wages                                     | \$ _____     | Endorser - Notes/Contracts   | \$ _____     |
| Dividends or Interest                               | \$ _____     | Guarantor - Notes/Contracts  | \$ _____     |
| Rental (Gross Income)                               | \$ _____     | Taxes  | \$ _____     |
| Business (Net income)                               | \$ _____     | Other (Describe)   | \$ _____     |
| Other Income  | \$ _____     |  |              |
| * See notice below before completing Other Income   |              |  |              |
| <b>TOTAL</b>  | \$ _____     | <b>TOTAL</b>   | \$ _____     |

\* Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.  
**Please Initial Here:** \_\_\_\_\_

**ANNUAL EXPENSES FOR YEAR:**

|                             |          |
|-----------------------------|----------|
| Property Tax & Assessments  | \$ _____ |
| Federal & State Income Tax  | \$ _____ |
| Real Estate Loan Payments   | \$ _____ |
| Payments on Contracts/Notes | \$ _____ |
| Estimated Living Expenses   | \$ _____ |
| Other                       | \$ _____ |
| <b>TOTAL EXPENSES</b>       | \$ _____ |

**SCHEDULE A | CASH LOCATION AND STATUS OF BANK ACCOUNTS**

| BANK          | FINANCIAL INSTRUMENT<br>(CHECKING/SAVINGS/CD) | BALANCE  | INTEREST RATE<br>PAID TO YOU | DATE OF<br>MATURITY FOR<br>CD | IS THIS ACCOUNT PLEDGED FOR<br>A LOAN? |
|---------------|---|----------|------------------------------|-------------------------------|--|
|               |   |          |                              |                               |  |
|               |   |          |                              |                               |  |
|               |   |          |                              |                               |  |
|               |   |          |                              |                               |  |
|               |   |          |                              |                               |  |
| <b>TOTAL:</b> |   | \$ _____ |                              |                               |  |

**SCHEDULE B | STOCKS AND BONDS**

| DESCRIPTION  | NUMBER OF<br>SHARES | PRICE PER<br>SHARE | TOTAL VALUE | DATE OF<br>ACQUISITION | DATE & SOURCE OF<br>VALUATION |
|--------------|---------------------|--------------------|-------------|------------------------|-------------------------------|
|              |                     |                    |             |                        |                               |
|              |                     |                    |             |                        |                               |
|              |                     |                    |             |                        |                               |
|              |                     |                    |             |                        |                               |
|              |                     |                    |             |                        |                               |
| <b>TOTAL</b> |                     |                    | \$ _____    |                        |                               |

**SCHEDULE C | LIFE INSURANCE**

| INSURED | PRIMARY<br>BENEFICIARY | FACE AMOUNT | ACTUAL CASH<br>VALUE | LOANS ON<br>POLICY | NAME & LOCATION OF<br>INSURANCE COMPANY |
|---------|------------------------|-------------|----------------------|--------------------|---|
|         |                        |             |                      |                    |   |
|         |                        |             |                      |                    |   |

Please Initial Here: \_\_\_\_\_





